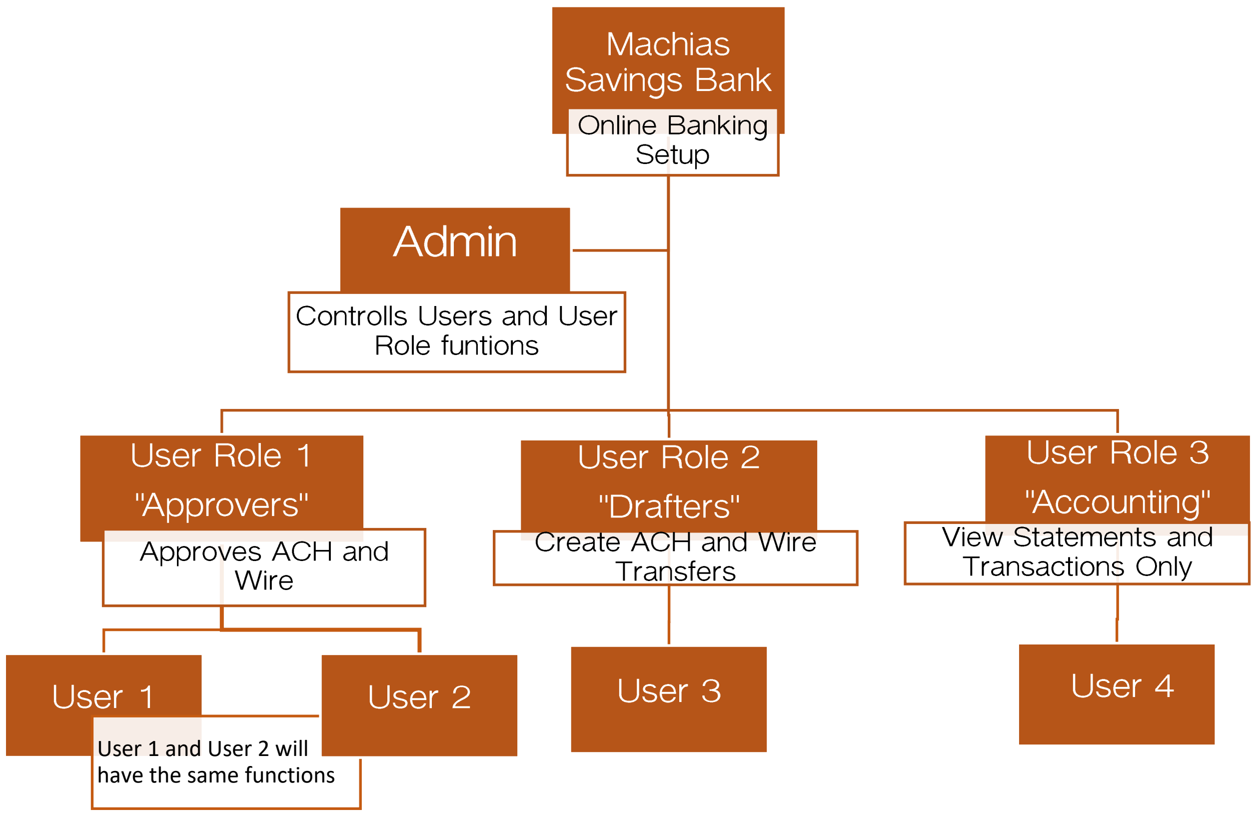
# User Management: User Roles

Within business online banking Admins can set up other Users and assign User Roles. This allows Users to have different permissions and views of accounts. Multiple Users can belong to one User Role for easy maintenance. Examples of User Roles could be “Office Managers” or “Accounting”.

- The flowchart below illustrates the flexibility to define User Roles for different Users at their business.




## Setting Up User Roles

Admins can establish various permissions for each User Role they set up.

1. Click User Roles.
2. Click Create Role.
3. Enter in Role Name and an Optional Description that is meaningful to you. Click Continue.

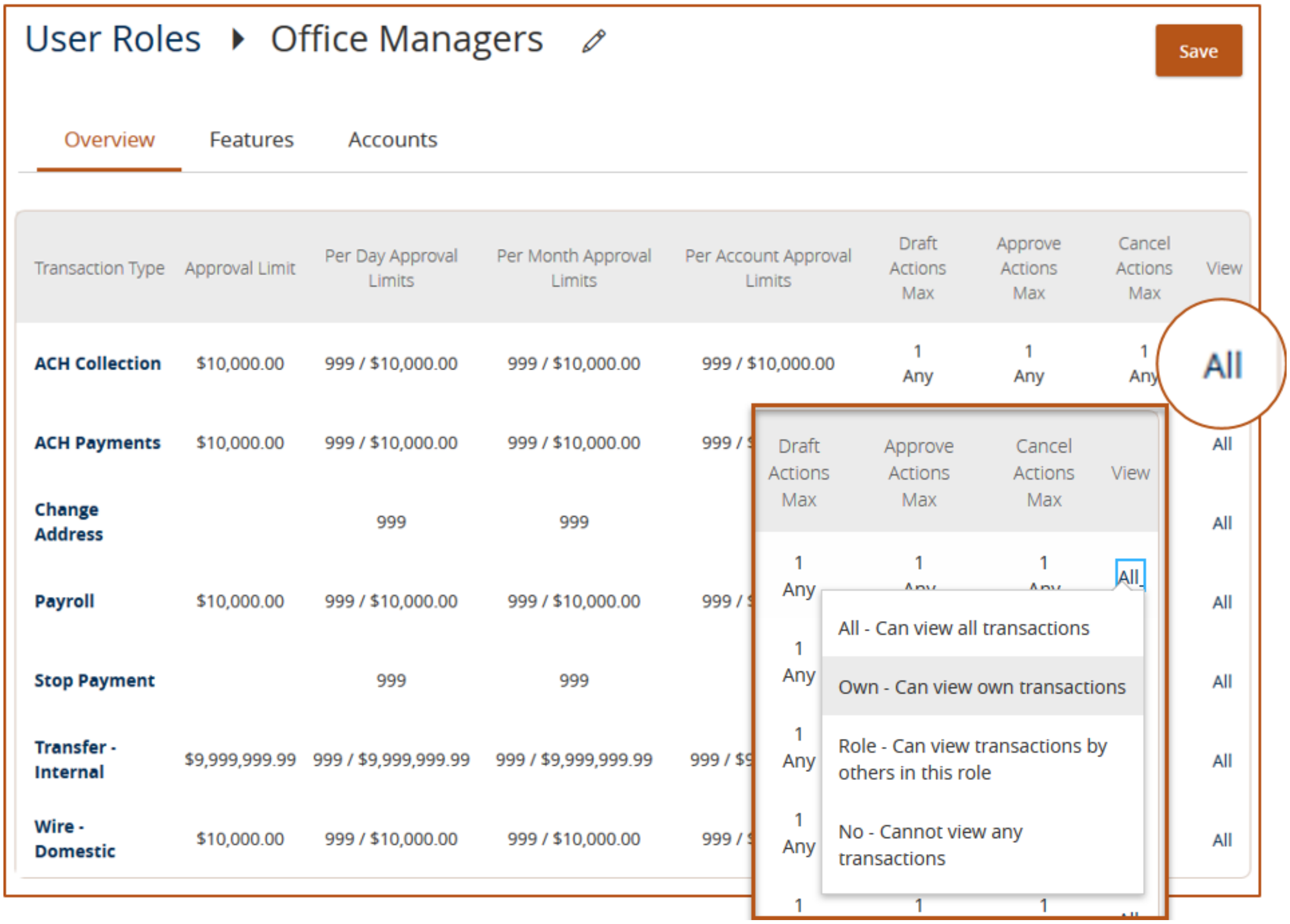
Once the Role is created, the different permissions can be selected.

Admins also have the option to copy existing User Roles to create new ones, by clicking the “Copy” icon for the Role they want to copy then then Assigning a new Role Name and Optional Description.

## Overview

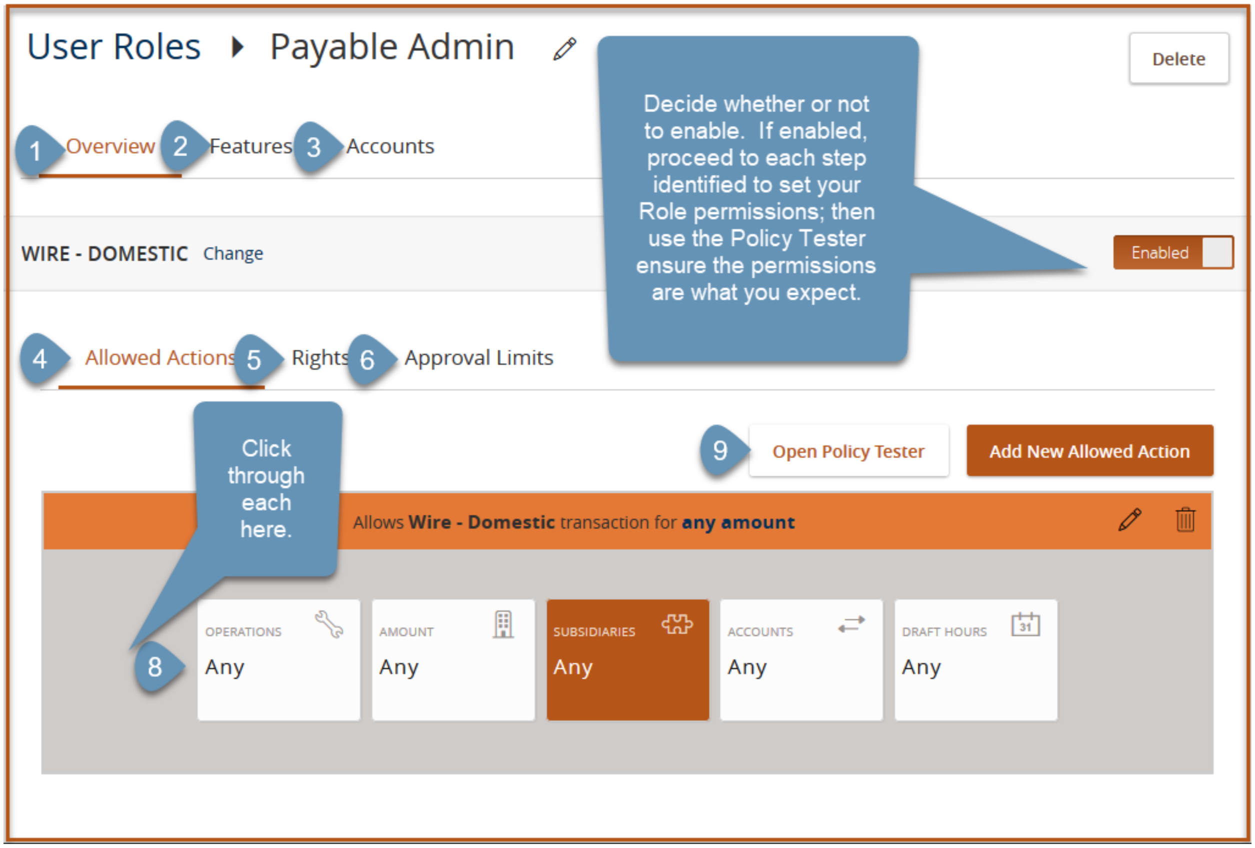
Overview highlights the different transaction types that can be reviewed in a role’s profile.

You can quickly edit Transaction Types that can be viewed by a role in the Overview area by clicking View and making the desired selection.  This controls the view they have in the Activity Center.




From the Overview Screen you can select a Transaction Type to further define the rights this role should have.

Click each Transaction Type header to open the screen that allows you to enable or disable it. If you elect to enable a feature for the role, be sure to click into each of the tabs noted below.




Save your changes as you go along. Remember to use the Policy Tester (9) to check that the transactions allowed for the User Role are accurate.

Definitions:

| Features | Description |
|---|---|
| **Allowed Actions** | Change the following information in an Allowed Action:<br>• Operations (Draft, Approve, or Cancel)<br>• Amount- Amount that can be drafted. Choosing Any will default to the company limit<br>• Subsidiaries<br>• Accounts<br>• Draft Hours<br>• SEC Codes (For ACH Transaction Types Only)<br><br>After making the changes, a summary of the proposed action appears. |

| | |
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| | Use the Policy Tester to check whether changes to an action follow the Bank, Company, and User Role Policies. If the transaction is denied, that means the transaction didn't match the Allowed Actions for that policy. |
| Rights | Control whether the user can view online activity. Users can view one of the following:<br>• All activity for the company<br>• The user's activity<br>• The activity of everyone with the same role<br>• No activity |
| Approval Limits | Set limits on the maximum transaction amounts by editing the following details:<br>• Per transaction<br>• Per account per day<br>• Per day<br>• Per month<br>Set limits on the maximum number of transactions (also known as maximum count) by editing the following details:<br>• Per account per day<br>• Per day<br>• Per month |

## Features

You must assign Features you want the role to have access to. Clicking on the option and making the tile highlighted will enable it.

| Option | Description |
|---|---|
| Access Incoming/Outgoing Wire Alerts | Provides the ability for end users to access and view transaction details associated with incoming or outgoing wire transactions. |
| Allow One-time Recipients | Allow user to use a recipient once without saving the information. |
| Can View All Recipients | Can view recipients that were created and saved by other users. |
| Manage Recipients | Create, edit, and delete recipients. |
| Manage Subsidiaries | Create, edit, and delete subsidiaries. |
| Manage Users | Add and delete users. This needs to be enabled for any role that should have Admin rights. |
| Recipient Upload from Batch | Provides the ability for end users to upload recipients from a CSV file. |
| Information Reporting Options | Access to create and view various advanced Information Reporting. |
| Allow ACH Company Entry Description Entry | Allows users to customize the Company Entry Description for an originated ACH file. |
| Enable Merchant Capture | This gives the user access to deposit checks via the Merchant Capture Scanner. *Merchant Capture agreement with Cash Management and equipment required. |

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| Multi-Transfer | Includes the ability to create multiple internal funds transfers from one screen and save the set of transfers as a template. End users can select a single processing date or different processing dates for all of the transfers. However, a single batch ID will be associated to each set of transfers to streamline approval and reconciliation. |
| Same Day ACH Credits, Debits, and Payroll | Provides the ability for end users to draft or approve a Same Day ACH entry, provided it is entered before the cut-off time. Increased fees may apply. |
| Custom Features- Loan Payments | Provides the ability for a user to make Loan Payments through the Loan Payment form in Online Banking. |
| Custom Features- CardSwap | Provides end user access to CardSwap, our debit card management tool that helps you update your debit card information with various participating vendors. |
| Custom Features- Watch | Allows end user to access the MSB Online app via an Apple Watch |
| Information Reporting | Must be on to view advanced reports. |
| Manage User Roles | Allows end user to create, edit, and delete user roles. This should be enabled for any role with Admin rights. |

## Accounts

For each Role you need to assign Accounts you want the role to have access to see at the Accounts Home page.

- Withdrawal rights are required for a role to draft or approve Wire Payments, ACH Collections, Internal Transfers, or submit a Stop Pay Request.
- Deposit Rights are required for a role to deposit a check via Mobile Deposit or Merchant Capture and for Internal Transfers.